



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	LENT et al.	Examiner:	Elda G. Milef
Application No.:	10/782,311	Art Unit:	3692
Filed:	February 18, 2004	Docket No.:	NEXTP005C1
Title:	INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION		

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in a prepaid envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

2/7, 2007.

Elaine Nguyen  
Elaine Nguyen

**TERMINAL DISCLAIMER UNDER 37 C.F.R. § 1.321**  
**TO OBVIATE AN OBVIOUSNESS-TYPE**  
**DOUBLE PATENTING REJECTION**

02/13/2007 MGE BREM1 00000025 10782311

01 FC:1814

130.00 OP

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313

Sir:

The owner(s), NextCard, Inc., of the entire interest in the above-identified application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the above-identified application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 to 156 and 173 of prior United States Patent No. 6,718,313 (hereafter "prior patent"), as presently shortened by any terminal disclaimer. The owner(s) hereby agrees that any patent so granted on the above-identified application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the above-identified application and is binding upon the grantee, its successors or assigns.

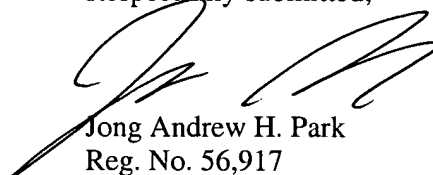
In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the above-identified application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it later: expires for failure to

pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims canceled by a reexamination certificate, is reissued or is in any matter terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

The undersigned is an agent or attorney of record.

Enclosed is our Check No. 2809 in the amount of \$130.00 to cover the disclaimer fee. If the required fees are not enclosed or additional fees are required to facilitate filing of this paper, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (Order No. NEXTP005C1 ).

Respectfully submitted,



Jong Andrew H. Park  
Reg. No. 56,917

Date: 2/5/07

VAN PELT, YI & JAMES LLP  
10050 N. Foothill Blvd, Ste 200  
Cupertino, CA 95014  
Tel (408) 973-2585  
Fax (408) 973-2595